FINAL ADMINISTRATIVE DECISION
ILLINOIS PROPERTY TAX APPEAL BOARD

APPELLANT: Carolyn Aberman
DOCKET NO.: 21-33228.001-R-1
PARCEL NO.: 14-31-403-026-0000

The parties of record before the Property Tax Appeal Board are Carolyn Aberman, the appellant(s), by attorney Nora Devine, of The Devine Law Group, LLC in Chicago; and the Cook County Board of Review.

Based on the facts and exhibits presented in this matter, the Property Tax Appeal Board hereby finds ***A Reduction*** in the assessment of the property as established by the **Cook** County Board of Review is warranted. The correct assessed valuation of the property is:

LAND:	$20,832
IMPR.:	$78,168
TOTAL:	$99,000

Subject only to the State multiplier as applicable.

Statement of Jurisdiction

The appellant timely filed the appeal from a decision of the 2021 County Board of Review pursuant to section 16-160 of the Property Tax Code (35 ILCS 200/16-160) challenging the assessment for the 2021 tax year. The Property Tax Appeal Board finds that it has jurisdiction over the parties and the subject matter of the appeal.

Findings of Fact

The subject property consists of an approximately seven-year-old, two-story dwelling of masonry construction with 2,620 square feet of living area. Features of the home include a full basement and a two-car garage. The property has a 2,976 square foot site and is located in Chicago, West Chicago Township, Cook County. The subject is classified as a class 2-78 property under the Cook County Real Property Assessment Classification Ordinance. The record discloses that the subject property is owner occupied during the lien year.

The appellant contends inequity and overvaluation as the bases of the appeal. In support of the overvaluation argument, the appellant submitted an appraisal estimating the subject property had a market value of $990,000 as of January 1, 2021. The appraisal was prepared by Chris Posey, a licensed certified residential real estate appraiser. The appraiser physically inspected the interior and exterior of the subject property on August 31, 2021. Mr. Posey relied on the sales

comparison approach in which he used sales of five comparable properties in Chicago, IL that took place between March 2018 and October 2020 for amounts ranging from $950,000 to $968,000, or from $346.95 to $456.70 per square foot of living area, land included in the sales prices. The appraiser adjusted the sales prices to account for differences between the subject and the comparables. Photographs of the subject dwelling's exterior and interior were included with the appraisal.

Additionally, in support of this argument, the appellant submitted information on four comparable sales. The suggested comparables were sold between March 2018 and August 2019 for amounts ranging from $950,000 to $975,000 or between $388.14 and $456.70 per square foot of living area, land included in the sales prices.

In support of the lack of equity argument, the appellant submitted information on four suggested equity comparable properties with varying degrees of similarities to the subject. These comparables are described as masonry construction dwellings. They range in age from six to nine years; in size from 2,342 to 2,896 square feet of living area; and an improvement assessment of $40.02 to $41.16 per square foot of living area. The properties have one to 2.5-car garages. The properties are located within a .41-mile radius of the subject property. The appellant requested the subject's total assessment be reduced.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of $170,000. The subject's assessment reflects a market value of $1,700,000 or $648.85 per square foot of living area, land included, when using the Cook County Real Estate Classification Ordinance level of assessment for class 2 property of 10%.

In support of the assessment, the board of review submitted information about sales of four suggested comparable properties. The suggested comparables were sold between July 2021 and November 2021 for amounts ranging from $1,250,000 to $2,371,917 or between $562.30 and $915.09 per square foot of living area, land included in the sales prices. The subject property has an improvement assessment of $149,168 or $56.93 per square foot of living area. In support of its contention of the correct assessment, the board of review submitted information on four suggested equity comparable properties with varying degrees of similarities to the subject. These comparables are described as frame or masonry construction, two-story dwellings. They range in age from two to seven years; in size from 2,150 to 2,650 square feet of living area; and an improvement assessment ranging from $57.77 to $62.58 per square foot of living area. These properties have full basements and two-car garages. The properties are located within the same subarea as the subject property. The board of review requested that the assessment be confirmed.

In rebuttal, the appellant submitted MLS listings and pointed out characteristic differences in the board of the review's suggested comparables to the subject. The appellant reaffirmed its position that the 2021 assessed value for the subject property is excessive and that the total assessment should be reduced.

The matter proceeded to hearing on November 20, 2025. At hearing, the appellant requested to consolidate docket number 21-23328 with docket numbers 22-35024 and 23-45247 regarding the same subject property and within the same triennial. The board of review voiced no objection. The administrative law judge granted consolidating the three cases for hearing purposes only.

The appellant presented the testimony of Mr. Chris Posey, the appraiser. Mr. Posey testified he is an Illinois certified real estate appraiser and prepared the appraisal with no objection from the board of review to Mr. Posey being called as a witness.

Mr. Posey testified that he employed the sales comparison approach to estimate a total market value for the subject of $990,000. Mr. Posey testified that he selected these comparables because they all were single family dwellings like the subject and similar in age, location and property characteristics. Mr. Posey testified to each of the five sales comparables that were utilized in the appraisal and that he made adjustments for condition, amenities, and size. At the hearing, the appellant reaffirmed the evidence previously submitted. At the hearing, the board of review rested on the evidence previously submitted.

Conclusion of Law

The taxpayer asserts that the market value of the subject property is not accurately reflected in its assessed valuation. When market value is the basis of the appeal, the taxpayer must prove the value of the property by a preponderance of the evidence. 86 Ill. Admin. Code §1910.63(e); Winnebago County Bd. of Review v. Property Tax Appeal Bd., 313 Ill. App. 3d 1038, 1043 (2d Dist. 2000). Proof of market value may consist of an appraisal of the subject property, a recent sale, comparable sales or construction costs. 86 Ill. Admin. Code §1910.65(c). The Board finds the appellant did meet this burden of proof and a reduction in the subject's assessment on this basis is warranted.

The Board finds that the best evidence of the subject's market value is the appraisal submitted by the appellant. That appraisal employed the sales comparison approach and relied upon recent sales of five suggested comparable properties. The appraisal stated that the sale prices of the suggested comparable properties were adjusted to account for differences between them and the subject, taking into account such factors as gross living area, design/features, lot size, age, and location. In contrast, the board of review's evidence consists of unadjusted raw sales figures.

Based on the appraiser's final reconciliation, the Board finds the sales comparison approach is considered to be the most reflective of current market activity. Accordingly, the Board finds the subject property had a fair market value of $990,000 as of the assessment date at issue. Since market value has been established, the level of assessment for the class 2 property under the Cook County Real Property Assessment Classification Ordinance of 10% shall apply here. (86 Ill.Admin.Code §1910.50(c)(2)). Based on the evidence, the Board therefore finds the appellant has proven, by a preponderance of the evidence, that the subject is overvalued, and that a reduction in the subject's assessment is justified. Since market value has been determined, the Board finds that the subject is now fairly and equitably assessed. See Central Nursing Realty, LLC v. Illinois Property Tax Appeal Board, 2020 IL App (1st) 180994, ¶¶ 34-36.

This is a final administrative decision of the Property Tax Appeal Board which is subject to review in the Circuit Court or Appellate Court under the provisions of the Administrative Review Law (735 ILCS 5/3-101 et seq.) and section 16-195 of the Property Tax Code. Pursuant to Section 1910.50(d) of the rules of the Property Tax Appeal Board (86 Ill.Admin.Code §1910.50(d)) the proceeding before the Property Tax Appeal Board is terminated when the decision is rendered. The Property Tax Appeal Board does not require any motion or request for reconsideration.

Chairman

Member

Member

Member

Member

DISSENTING:

C E R T I F I C A T I O N

As Clerk of the Illinois Property Tax Appeal Board and the keeper of the Records thereof, I do hereby certify that the foregoing is a true, full and complete Final Administrative Decision of the Illinois Property Tax Appeal Board issued this date in the above entitled appeal, now of record in this said office.

Date: November 17, 2026

Clerk of the Property Tax Appeal Board

IMPORTANT NOTICE

Section 16-185 of the Property Tax Code provides in part:

"If the Property Tax Appeal Board renders a decision lowering the assessment of a particular parcel after the deadline for filing complaints with the Board of Review or after adjournment of the session of the Board of Review at which assessments for the subsequent year or years of the same general assessment period, as provided in Sections 9-215 through 9-225, are being considered, the taxpayer may, within 30 days after the date of written notice of the Property Tax Appeal Board's decision, appeal the assessment for such subsequent year or years directly to the Property Tax Appeal Board."

In order to comply with the above provision, YOU MUST FILE A PETITION AND EVIDENCE WITH THE PROPERTY TAX APPEAL BOARD WITHIN 30 DAYS OF THE DATE OF THE ENCLOSED DECISION IN ORDER TO APPEAL THE ASSESSMENT OF THE PROPERTY FOR THE SUBSEQUENT YEAR OR YEARS. A separate petition and evidence must be filed for each of the remaining years of the general assessment period.

Based upon the issuance of a lowered assessment by the Property Tax Appeal Board, the refund of paid property taxes is the responsibility of your County Treasurer. Please contact that office with any questions you may have regarding the refund of paid property taxes.

PARTIES OF RECORD

AGENCY

State of Illinois
Property Tax Appeal Board
William G. Stratton Building, Room 402
401 South Spring Street
Springfield, IL 62706-4001

APPELLANT

Carolyn Aberman, by attorney:
Nora Devine
The Devine Law Group, LLC
53 West Jackson Blvd
Suite 626
Chicago, IL 60604

COUNTY

Cook County Board of Review
County Building, Room 601
118 North Clark Street
Chicago, IL 60602